# Case 19-16636-MBK Doc 7 Filed 04/04/19 Entered 04/05/19 00:36:25 Desc Imaged

Information to identify the case:						
Debtor 1:	Jovanny A Valdez		Social Security number or ITIN:	xxx-xx-2692		
	First Name Middle Name La	ast Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name La	ast Name	Social Security number or ITIN: _ EIN:			
United States Bankruptcy Court: District of New Jersey		ersey	Date case filed for chapter:	13	4/1/19	
Case number:	19-16636-MBK					

### Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jovanny A Valdez	About Bostol 2.
2.	All other names used in the last 8 years		
3.	Address	130 Lewis St Perth Amboy, NJ 08861	
4.	<b>Debtor's attorney</b> Name and address	Justin M Gillman Gillman, Bruton & Capone, LLC 770 Amboy Ave Edison, NJ 08837	Contact phone 732–661–1664
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 4/2/19

For more information, see page 2

Debtor Jovanny A Valdez

Case number 19–16636–MBK

#### Meeting of creditors May 9, 2019 at 11:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Trenton, 1 AAA joint case, both spouses must Drive, Suite 101, Robbinsville, NJ 08691 The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 7/8/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 6/10/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: Deadline to object to exemptions: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO

CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

# Case 19-16636-MBK Doc 7 Filed 04/04/19 Entered 04/05/19 00:36:25 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Jovanny A Valdez Debtor Case No. 19-16636-MBK Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Apr 02, 2019 Form ID: 3091 Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019. +Jovanny A Valdez, 130 Lewis St, Perth Amboy, NJ 08861-4621 db Titusville, PA 16354-2168 Oklahoma City, OK 73108-2088 518157939 314 S Franklin Street, +BSI. +Caliber, 518157941 715 S Metropolitan, Po Box 6497, Sioux x, P.O. Box 740241, 518157943 Sioux Falls, SD 57117-6497 +Cbna, 518157945 Equifax, Atlanta, GA 30374-0241 475 Anton Blvd, 518157946 +Experian, Costa Mesa, CA 92626-7037 518157947 +Middlesex County Sheriff's Office, 701 Livingston Ave., New Brunswick, NJ 08901-3345 518157951 +Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925 518157952 TransUnion. P.O. Box 2000, Crum Lynne, PA 19022 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ecf@gbclawgroup.com Apr 03 2019 00:19:33 Justin M Gillman, Gillman, Bruton & Capone, LLC, 770 Amboy Ave, Edison, NJ 08837 E-mail/Text: bnc@russotrustee.com Apr 03 2019 00:21:51 Albert Russo tr CN 4853, Standing Chapter 13 Trustee, Trenton, NJ 08650-4853 E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2019 00:21:01 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 smq U.S. Attorney, 970 Broad St., smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 03 2019 00:20:57 United States Trustee 1085 Raymond Blvd., One Newark Center, Office of the United States Trustee, Suite 2100, Newark, NJ 07102-5235 518157940 EDI: BANKAMER.COM Apr 03 2019 03:33:00 1800 Tapo Canyon Ca6 914 01 91, Bankamerica, Simi Valley, CA 93063 EDI: CAPITALONE.COM Apr 03 2019 03:33:00 518157942 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 +EDI: CHASE.COM Apr 03 2019 03:33:00 518157944 Chase Card, 201 N. Walnut St//Del 1027, Wilmington, DE  $\overline{19801}$ -2920 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Selportsvc 518157948 518157949 Statebridg 518157950 Stebrdge Co TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

NONE. TOTAL: 0